



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application No. : 09/676,248 Confirmation No. : 1133  
Applicant : Wilfried Andreas MAESTLE  
Filed : September 29, 2000  
TC/A.U. : 3624  
Examiner : Kyle, Charles R.  
Docket No. : 038659.49088US  
Customer No. : 23911  
Title : Machine-Implementable Project Finance Analysis and  
Negotiating Tool Software, Method and System

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AUG 3 - 2004

GROUP 3800

**RESPONSE TO RESTRICTION REQUIREMENT**

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

The following provisional election and traverse is responsive to the  
Restriction Requirement dated June 29, 2004.

Restriction was required between the Group I set of claims 1-48 and 79  
drawn to a generation of financial statements and various formal reports  
classified in class 705, subclass 30 and the Group II set of claims 49-78 and 80  
drawn to loan processing, classified in claim 705, subclass 38.

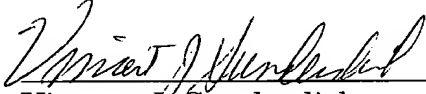
Applicant traverses this requirement on the grounds that the generation  
of various financial statements and reports is required by, for example  
independent claim 49 which includes, among other things, "generating a loan  
disbursement time series and disbursement schedule independent of changes in  
capital expenditure and in exchange rates". Thus the invention of Group I does  
not have one of the requirements for distinctness between subcombinations for  
purposes of restriction/election practice.

Additionally, it is submitted that the search required for Group II, which is the provisionally elected Group, is inclusive of the search area for Group I. While it may be true, according to the statement of the restriction, the search required for Group I is not required for Group II, it is submitted that the reverse is not true.

In order to be responsive, Applications provisionally elect for prosecution the Group II set of claims drawn to a loan processing method of claims 49-78 and 80.

Therefore, Applicants respectfully request a full and thorough examination on the merits of this application containing claims 1-80.

Respectfully submitted,

  
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Vincent J. Sunderdick  
Registration No. 29,004

July 28, 2004

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